

**Information to identify the case:**

Debtor 1	<b>Doris Helga Martin</b>	Social Security number or ITIN	xxx-xx-9309
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-34930-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Doris Helga Martin  
aka Doris Ferraro, aka Doris H. Ferraro

4/5/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Doris Helga Martin  
 Debtor

Case No. 18-34930-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Apr 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2019.

db  
 517932770 +Doris Helga Martin, 7 North 5th Street, National Park, NJ 08063-1107  
 +CareCentrix, American Medical Collection Agency, 4 Westchester Plaza, Building 4,  
 Elmsford, NY 10523-1612  
 517932773 +City of Philadelphia, Parking Violations Branch, 913 Filbert Street,  
 Philadelphia, PA 19107-3117  
 517932777 +Dentistry of South Jersey, Dr. Brady Sherly DMD, 640 Kings Highway,  
 Woodbury, NJ 08096-3145  
 517932783 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Forster & Garbus, 60 Motor Parkway, Commack, NY 11725-5710)  
 517932784 +Inspira Health Network, 509 North Broad Street, Woodbury, NJ 08096-1617  
 517932787 +Jefferson Surgery Center at Navy Yard, 3 Crescent Drive, Suite 301,  
 Philadelphia, PA 19112-1017  
 517932788 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812  
 517932789 +Kristina G. Murtha, Esq., KML Law Group, 216 Haddon Avenue, Suite 406,  
 Mellon Independence Ctr, 701 Market St, Westmont, NJ 08108-2812  
 517932792 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517932793 +Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517932796 +NovaCare Rehabilitation, 4716 Gettysburg Road, Mechanicsburg, PA 17055-4325  
 517932798 PA Turnpike, ATTN: Professional Account Management LL, PO Box 1153,  
 Milwaukee, WI 53201-1153  
 517932799 +Pennsylvania Turnpike Commission, Violation Processing Center, 300 East Park Drive,  
 Harrisburg, PA 17111-2729  
 517932804 +ProCo, PO Box 2462, Aston, PA 19014-0462  
 517932805 +Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910  
 517932806 +Riverview Surgery Center at the Navy Yr, 3 Crescent Drive, Suite 310,  
 Philadelphia, PA 19112-1017  
 517932807 +Rothman Institute, 925 Chestnut Street, Philadelphia, PA 19107-4290  
 517932809 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)  
 517932808 +Select Physical Therapy, ATTN: Nationwide Recovery Service, 545 W. Inman Street,  
 Cleveland, TN 37311-1768  
 517932811 +United Anes Serv PC, PO Box 828962, Philadelphia, PA 19182-8962  
 517932812 United Anesthesia Services, ATTN: M2 Revenue Group, 991 Oak Creek Drive,  
 Lombard, IL 60148-6408  
 517932813 United Anesthesia Services PC, ATTN: M2 Revenue Group, 360 E. 22nd Street,  
 Lombard, IL 60148-4924  
 517932814 +Veripro Solutions Inc., PO Box 3244, Coppell, TX 75019-4293

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Apr 06 2019 02:48:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2019 23:34:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Apr 05 2019 23:34:30 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: FORD.COM Apr 06 2019 02:48:00 Ford Motor Credit Company, LLC, P.O. Box 62180,  
 Colorado Springs, CO 80962  
 517932768 E-mail/Text: EBN\_Greensburg@Receivemorermp.com Apr 05 2019 23:35:44  
 Berks Credit Collections, PO Box 329, Temple, PA 19560-0329  
 517932769 +E-mail/Text: clientrep@capitalcollects.com Apr 05 2019 23:35:41 Capital Collection Service,  
 PO Box 150, West Berlin, NJ 08091-0150  
 517932772 +E-mail/Text: bankruptcy@philapark.org Apr 05 2019 23:35:26 City of Philadelphia,  
 Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818  
 517932771 +E-mail/Text: bankruptcy@philapark.org Apr 05 2019 23:35:26 City of Philadelphia,  
 Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819  
 517932774 +EDI: CONVERGENT.COM Apr 06 2019 02:48:00 Convergent Outsourcing, 800 SW 39th Street,  
 PO Box 9004, Renton, WA 98057-9004  
 517932775 EDI: RCSDELL.COM Apr 06 2019 02:48:00 Dell, PO Box 80409, Austin, TX 78708-0409  
 517932776 EDI: RCSDELL.COM Apr 06 2019 02:48:00 Dell Financial Services, One Dell Way,  
 MS RR2DF-36, Round Rock, TX 78682  
 517932778 +EDI: DISCOVER.COM Apr 06 2019 02:48:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517932780 E-mail/Text: bankruptcy.bnc@ditech.com Apr 05 2019 23:33:54 Ditech, PO Box 6172,  
 Rapid City, SD 57709-6172  
 517932779 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 05 2019 23:33:54 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172  
 517932781 EDI: FORD.COM Apr 06 2019 02:48:00 Ford Credit, National Bankruptcy Service Center,  
 PO Box 537901, Livonia, MI 48153-7901  
 517932782 EDI: FORD.COM Apr 06 2019 02:48:00 Ford Credit, PO Box 17948, Greenville, SC 29606-8948  
 517932786 EDI: IRS.COM Apr 06 2019 02:48:00 Internal Revenue Service, PO Box 21126,  
 Philadelphia, PA 19114

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Apr 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517932790 +EDI: FORD.COM Apr 06 2019 02:48:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,  
Po Box 542000, Omaha, NE 68154-8000  
517932791 E-mail/Text: mmrgbk@miramedrg.com Apr 05 2019 23:34:36 M2 Revenue Group, Dept 77313,  
PO Box 77000, Detroit, MI 48277-0313  
517932794 E-mail/Text: helen.ledford@nrsagency.com Apr 05 2019 23:35:41 Nationwide Recovery Service,  
PO Box 8005, Cleveland, TN 37320-8005  
517932795 +E-mail/Text: helen.ledford@nrsagency.com Apr 05 2019 23:35:41 Natiowide Recovery Service,  
Attn: Bankruptcy, Po Box 8005, Cleveland, TN 37320-8005  
517932797 +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 05 2019 23:34:30 Office of the U.S. Trustee,  
District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517932800 EDI: PRA.COM Apr 06 2019 02:48:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
517932802 EDI: PRA.COM Apr 06 2019 02:48:00 Portfolio Recovery Associates, Disputes Department,  
140 Corporate Blvd, Norfolk, VA 23502  
517932803 EDI: PRA.COM Apr 06 2019 02:48:00 Portfolio Recovery Associates, LLC,  
120 Corporate Boulevard, Norfolk, VA 23502  
517932810 +E-mail/Text: cgrant@miomed.com Apr 05 2019 23:33:37 SyMed, Inc., 2502 N. Clark Street,  
Suite 210, Chicago, IL 60614-1850  
517932815 +EDI: VERIZONCOMB.COM Apr 06 2019 02:48:00 Verizon, Verizon Wireless Bk Admin,  
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517932785\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Branch,  
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)  
517932801\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Assoc, PO Box 12903, Norfolk, VA 23541)  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2019 at the address(es) listed below:

Joel R. Spivack on behalf of Debtor Doris Helga Martin joel@spivacklaw.com,  
admin@spivacklaw.com;r44331@notify.bestcase.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5